

<i>SERFF Tracking Number:</i>	<i>TWRG-125657721</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Tower Insurance Company of New York</i>	<i>State Tracking Number:</i>	<i>EFT \$100</i>
<i>Company Tracking Number:</i>	<i>08-AR-2-ML-007</i>		
<i>TOI:</i>	<i>05.0 Commercial Multi-Peril - Liability & Non- Liability</i>	<i>Sub-TOI:</i>	<i>05.0003 Commercial Package</i>
<i>Product Name:</i>	<i>Initial Adoption of ISO Commercial Package Policy Rules</i>		
<i>Project Name/Number:</i>	<i>Initial Adoption of ISO Commercial Package Policy Rules/ 08-AR-2-ML-007</i>		

Filing at a Glance

Company: Tower Insurance Company of New York

Product Name: Initial Adoption of ISO SERFF Tr Num: TWRG-125657721 State: Arkansas

Commercial Package Policy Rules

TOI: 05.0 Commercial Multi-Peril - Liability & SERFF Status: Closed State Tr Num: EFT \$100

Non-Liability

Sub-TOI: 05.0003 Commercial Package Co Tr Num: 08-AR-2-ML-007 State Status: Fees verified and received

Filing Type: Rule	Co Status: Pending	Reviewer(s): Betty Montesi, Llyweyia Rawlins, Brittany Yielding
	Author: Faye Storch	Disposition Date: 05/29/2008
	Date Submitted: 05/20/2008	Disposition Status: Exempt from Review

Effective Date Requested (New): 06/30/2008

Effective Date Requested (Renewal):	Effective Date (New): 06/30/2008
	Effective Date (Renewal): 06/30/2008

State Filing Description:

General Information

Project Name: Initial Adoption of ISO Commercial Package Policy Rules Status of Filing in Domicile: Authorized

Project Number: 08-AR-2-ML-007 Domicile Status Comments:

Reference Organization: ISO Reference Number: ML-2007-RLA1

Reference Title: Package Modifications Revision Advisory Org. Circular: LI-ML-2007-018

Filing Status Changed: 05/29/2008

State Status Changed: 05/29/2008 Deemer Date:

Corresponding Filing Tracking Number:

Filing Description:

Tower Insurance Company of New York is affiliated with Insurance Services Office, Inc. (ISO) for Commercial Package Policies. At this time, we wish to adopt as our own filing, the rules referenced above.

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<i>TOI:</i>	<i>05.0 Commercial Multi-Peril - Liability & Non-Sub-TOI:</i>		<i>05.0003 Commercial Package</i>
	<i>Liability</i>		
<i>Product Name:</i>	<i>Initial Adoption of ISO Commercial Package Policy Rules</i>		
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Additionally, we are proposing a Policy Writing Minimum Premium rule of \$1,000 for Commercial Package Policies ("CPP"). Attached please find our manual rule revising ISO's Rule 5A. for policy writing minimum premium. Please note that we have not yet written any CPP business in your state. Therefore, this rule would have no affect as there currently are no policyholders.

We wish to make this filing effective for all policies effective on or after June 30, 2008, or the earliest date permitted by your state.

Your favorable consideration and approval are respectfully requested. Please contact me if you should have any questions or comments. Thank you for your attention in this matter.

Company and Contact

Filing Contact Information

Faye Storch, Senior Business Analyst	fstorch@twrgroup.com
120 Broadway, 31st Floor	(212) 655-2189 [Phone]
New York, NY 10271-3199	(631) 824-9203[FAX]

Filing Company Information

Tower Insurance Company of New York	CoCode: 44300	State of Domicile: New York
120 Broadway, 31st Floor	Group Code: 3703	Company Type: Property & Casualty
New York, NY 10271-3199	Group Name: Tower Group Companies	State ID Number:
(212) 655-2000 ext. [Phone]	FEIN Number: 13-3548249	

Filing Fees

Fee Required?	Yes
Fee Amount:	\$100.00
Retaliatory?	No
Fee Explanation:	\$100.00 Rule Filing
Per Company:	No

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Liability
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COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Tower Insurance Company of New York	\$100.00	05/20/2008	20407392

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Exempt from Review	Llyweyia Rawlins	05/29/2008	05/29/2008

SERFF Tracking Number:	TWRG-125657721	State:	Arkansas
Filing Company:	Tower Insurance Company of New York	State Tracking Number:	EFT \$100
Company Tracking Number:	08-AR-2-ML-007		
TOI:	05.0 Commercial Multi-Peril - Liability & Non-	Sub-TOI:	05.0003 Commercial Package Liability
Product Name:	Initial Adoption of ISO Commercial Package Policy Rules		
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Disposition

Disposition Date: 05/29/2008

Effective Date (New): 06/30/2008

Effective Date (Renewal): 06/30/2008

Status: Exempt from Review

Comment:

This line is exempt from filing rates/rules in compliance with ACA 23-67-206 which states that P&C insurance for commercial risks, excluding workers' compensation, employers' liability and professional liability insurance, including but not limited to, medical malpractice insurance, are exempted from the rates/rules filing and review requirements.

Rate data does NOT apply to filing.

SERFF Tracking Number: *TWRG-125657721* *State:* *Arkansas*
Filing Company: *Tower Insurance Company of New York* *State Tracking Number:* *EFT \$100*
Company Tracking Number: *08-AR-2-ML-007*
TOI: *05.0 Commercial Multi-Peril - Liability & Non- Sub-TOI:* *05.0003 Commercial Package Liability*
Product Name: *Initial Adoption of ISO Commercial Package Policy Rules*
Project Name/Number: *Initial Adoption of ISO Commercial Package Policy Rules/ 08-AR-2-ML-007*

Item Type	Item Name	Item Status	Public Access
Rate	Exception Page	Accepted for Informational Purposes	Yes

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Rate Information

Rate data does NOT apply to filing.

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Rate/Rule Schedule

Review Status:	Exhibit Name:	Rule # or Page #:	Rate Action	Previous State Filing Attachments Number:
Accepted for Informational Purposes	Exception Page	CPP-E-1 2/07 Edition	New	05-20-07 Manual page.pdf

TOWER INSURANCE COMPANY OF NEW YORK
COMMERCIAL LINES MANUAL
DIVISION NINE-MULTIPLE LINE
COMMERCIAL PACKAGE POLICY SUBDIVISION
EXCEPTION PAGE
STATE OF MAINE

Rule 5. A. is deleted in its entirety and replaced with the following:

Rule 5. Policy Writing Minimum Premium

A. Policy Writing Minimum Premium

Policy Writing Minimum Premium will be \$1,000 for all combined Coverage Parts. This minimum premium applies to the ENTIRE Commercial Package Policy, not to the Policy's individual Coverage Parts.